



**DEPARTMENT OF THE AIR FORCE  
HEADQUARTERS AIR FORCE PERSONNEL CENTER  
JOINT BASE SAN ANTONIO-RANDOLPH, TEXAS**

## **Certificate of Creditable Coverage (CoCC)**

This article provides information relating to loss of TRICARE eligibility and issuance of certificate of creditable coverage by the Defense Manpower Data Center (DMDC).

If you or your family member loses medical benefit eligibility to TRICARE, the DMDC Support Office (DSO) issues a "Certificate of Creditable Coverage" (CoCC) for you to provide to your new insurance provider. It takes, approximately, 15 business days to receive your certificate and will be mailed to you free of charge. You may request a certificate in writing via mail, fax, or by phone at any time.

This certificate is based on loss of eligibility within the Defense Enrollment Eligibility Reporting System (DEERS) based on the following conditions:

- Military member/sponsor separation from active service
- A member of the National Guard or Reserves demobilizes; the certificate lists all eligible family members
- A former spouse loses eligibility
- Marital status change - divorce
- A dependent child loses eligibility - reaches age 21 (or 23 for full-time student status)
- Family member no longer qualifies for a financial/medical dependency determination: legal custody ward, parent, step-parent, parent in-law, or temporary/permanent incapacitation

If you are seeking civilian health care coverage (outside of the DOD TRICARE network), other civilian plans may require you and your family members to provide proof of previous health care coverage, such as TRICARE. The CoCC is proof that you and your family members had previous medical benefits under the TRICARE program for the period of time listed on the certificate. The CoCC limits the time a civilian health care plan may exclude them from participating in a health care program because of a pre-existing medical condition.

It is very important to ensure your eligible family members are enrolled in DEERS and your current mailing address is up to date so DMDC DSO can send the CoCC to you.

For more information about the CoCC and the Continued Health Care Program (CHCBP), call DMDC at 1-800-538-9552 or visit the TRICARE web site for additional details.

### **TOOLS**

[TRICARE website](#)